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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal )  
Serial No: 10/046,834 ) Art Unit  
Filed: 01/15/2002 ) 3696  
10 For: A PRIVATE AND SECURE )  
PAYMENT SYSTEM )  
Examiner: OYEBISI, OJO O. )  
15 Attorney Docket: 11195.37 )

**AMENDMENT AND RESPONSE TO OFFICE ACTION of 08-12-2009**

Commissioner for Patents  
P O Box 1450, Alexandria, VA 22313-1450

25 Sir:

This amendment and response is to the Office Action dated August 12, 2009. This amendment and response is timely filed within the statutory period on or before November 12, 2009. Please amend the above-captioned patent application as set forth below.

30 The Application, as amended, is believed to be in condition for allowance. Accordingly, reexamination, reconsideration and allowance of all pending claims are respectfully requested.

35 **CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on November 3/2009 by  
40 Tsing TARA CHAND SINGHAL, Applicant